

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James J. Heffers
Debtor

Case No. 12-06900-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 3
Total Noticed: 51

Date Rcvd: Oct 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2017.

db +James J. Heffers, 115 East Walnut Street, Kingston, PA 18704-4841
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates,
51 E. Bethpage Road, Plainview, NY 11803-4224
4224040 +Amato And Lessa, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
4224041 +American Credit & Collections, 921 Oak Street, Scranton, PA 18508-1235
4758441 +Bayview Loan Servicing, LLC serviced by, M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4758442 +Bayview Loan Servicing, LLC serviced by, M & T Bank, P.O. Box 840, Buffalo, NY 14240,
Bayview Loan Servicing, LLC serviced by, M & T Bank 14240-0840
4250458 +Berkheimer Tax Administrator, 50 North 7th Street, Bangor, PA 18013-1731
4224042 CBT Credit Services, 1684 Woodlands Drive - Ste. 150, Maumee, OH 43537-4026
4224045 Chase (OH4-7302), 3415 Vision Drive, Columbus, OH 43219-6009
4224048 +David J. Apothaker, Esquire, 520 Fellowship Road C306, PO Box 5496,
Mt. Laurel, NJ 08054-5496
4224051 +Emerg Care Serv Of PA., P.C., 1205 Langhorne-Newton Rd, Langhorne, PA 19047-1219
4722856 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047
4722857 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047, Federal National Mortgage Association,
(Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
4224052 +Geisinger Wyoming Valley, 1000 E. Mountain Drive, Wilkes-Barre, PA 18711-0001
4224036 +Heffers James J, 115 East Walnut Street, Kingston, PA 18704-4841
4250452 +Heffers James J, 115 East Walnut Street, Kingston, PA 18704-4841
4250470 JP Morgan Chase, 3415 Vision Drive, Columbus, OH 43219-6009
4531451 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ATTN: CORRESPONDENCE MAIL, MONROE, LA 71203,
JPMORGAN CHASE BANK, NATIONAL ASSOCIATIO, ATTN: CORRESPONDENCE MAIL, MONROE, LA 71203
4531450 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ATTN: CORRESPONDENCE MAIL, MONROE, LA 71203
4296681 +Jpmorgan Chase Bank, N.A., Chase Records Center, Attention: Correspondence Mail,
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4981378 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
4981379 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134,
LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
4224037 +Law Office of David J Harris, 67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515
4250471 +Luzerne County Tax Claim Bureau, Luzerne County Courthouse, 200 North River Street,
Wilkes-Barre, PA 18711-1001
4224053 +Mary L. Heffers, 115 East Walnut Street, Kingston, PA 18704-4841
4250474 +PA Department Of Revenue, 506 Broad Street, Room 104, Milford, PA 18337-1542
4250476 +Phelan Hallinan, ATTN: Melissa Cantwell, Esquire, 126 Locust Street,
Harrisburg, PA 17101-1414
4224057 +Wilkes-Barre General Hospital, 575 North River St, Wilkes-Barre, PA 18702-2634
4229418 +Yellowbook Inc., c/o Amato & Lessa, P.C., 107 North Commerce Way,
Bethlehem, PA 18017-8913
4224058 +Yellowbook, Inc., 2560 Renaissance Blvd., King Of Prussia, PA 19406-2673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4224039 +EDI: ALLIANCEONE.COM Oct 20 2017 18:53:00 Alliance One, 1684 Woodlands Drive - Ste 150,
Maumee, OH 43537-4026
4454363 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 20 2017 18:54:54
BAYVIEW LOAN SERVICING,LLC, 4425 PONCE DE LEON BLVD., CORAL GABLES, FL 33146-1837
4454364 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 20 2017 18:54:54
BAYVIEW LOAN SERVICING,LLC, 4425 PONCE DE LEON BLVD., CORAL GABLES, FL 33146,
BAYVIEW LOAN SERVICING,LLC, 4425 PONCE DE LEON BLVD., CORAL GABLES, FL 33146-1837
4224044 EDI: CHASE.COM Oct 20 2017 18:53:00 Chase, 11200 W Parkland Ave, Milwaukee, WI 53201
4224047 EDI: CITICORP.COM Oct 20 2017 18:53:00 CitiBusiness Card, P. O. Box 183051,
Columbus, OH 43218-3051
4250459 E-mail/Text: cms-bk@cms-collect.com Oct 20 2017 18:54:37 Capital Management Service, LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
4224043 EDI: CHASE.COM Oct 20 2017 18:53:00 Chase, P. O. Box 15298, Wilmington, DE 19850-5298
4224046 +EDI: CAUT.COM Oct 20 2017 18:53:00 Chase Auto Finance, 14800 Frye Road,
Fort Worth, TX 76155-2732
4224049 EDI: DISCOVER.COM Oct 20 2017 18:53:00 Discover, P. O. Box 15316, Wilmington, DE 19850
4226591 EDI: DISCOVER.COM Oct 20 2017 18:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4224050 EDI: DISCOVER.COM Oct 20 2017 18:53:00 Discover Bank, DFS Services LLC, P. O. Box 3025,
New Albany, OH 43054-3025
4250469 +EDI: IRS.COM Oct 20 2017 18:53:00 Internal Revenue Service, P. O. Box 7346,
Philadelphia, PA 19101-7346
4754896 E-mail/Text: camanagement@mtb.com Oct 20 2017 18:54:37 M & T Bank, P.O. Box 840,
Buffalo, NY 14240
4754897 E-mail/Text: camanagement@mtb.com Oct 20 2017 18:54:37 M & T Bank, P.O. Box 840,
Buffalo, NY 14240, M & T Bank, P.O. Box 840, Buffalo, NY 14240
4224054 +E-mail/Text: Bankruptcy@nragroup.com Oct 20 2017 18:55:03 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4250475 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Oct 20 2017 18:54:43 PA Department Of Revenue,
Bankruptcy Division, PO Box 208946, Harrisburg, PA 17128-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4276112 EDI: PRA.COM Oct 20 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4224055 +EDI: SEARS.COM Oct 20 2017 18:53:00 Sears/CitiBank, P. O. Box 6189,
Sioux Falls, SD 57117-6189
4224056 EDI: WACHOVIA.COM Oct 20 2017 18:53:00 Wachovia Bank, P. O. Box 3117,
Winston Salem, NC 27102
4250478 +EDI: WFFC.COM Oct 20 2017 18:53:00 Wells Fargo Bank, N. A., Bankruptcy Dept.,
One Home Campus Mac X2302-04C, Des Moines, IA 50328-0001
4283800 +EDI: WFFC.COM Oct 20 2017 18:53:00 Wells Fargo Bank, NA, 1 Home Campus, MAC X2303-01A,
Des Moines, IA 50328-0001

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
4250454* +Account Resolution Services, 1801 NW 66th Ave - Suite 200, Plantation, FL 33313-4571
4250455* +Alliance One, 1684 Woodlands Drive - Ste 150, Maumee, OH 43537-4026
4250456* +Amato And Lessa, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
4250457* +American Credit & Collections, 921 Oak Street, Scranton, PA 18508-1235
4250460* CBT Credit Services, 1684 Woodlands Drive - Ste. 150, Maumee, OH 43537-4026
4250462* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Chase, 11200 W. Parkland Avenue, Milwaukee, WI 53201)
4250463* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CitiBusiness Card, P. O. Box 183051, Columbus, OH 43218-3051)
4250461* Chase, P. O. Box 15298, Wilmington, DE 19850-5298
4250465* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, P. O. Box 15316, Wilmington, DE 19850)
4250464* +David J. Apothaker, Esquire, 520 Fellowship Road C306, PO Box 5496,
Mt. Laurel, NJ 08054-5496
4250466* Discover Bank, DFS Services LLC, P. O. Box 3025, New Albany, OH 43054-3025
4250467* +Emerg Care Serv Of PA., P.C., 1205 Langhorne-Newton Rd, Langhorne, PA 19047-1219
4250468* +Geisinger Wyoming Valley, 1000 E. Mountain Drive, Wilkes-Barre, PA 18711-0001
4250453* +Law Office of David J Harris, 67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515
4250472* +Mary L. Heffers, 115 East Walnut Street, Kingston, PA 18704-4841
4250473* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4250477* +Sears/CitiBank, P. O. Box 6189, Sioux Falls, SD 57117-6189
4250479* +Wilkes-Barre General Hospital, 575 North River St, Wilkes-Barre, PA 18702-2634
4250480* +Yellowbook, Inc., 2560 Renaissance Blvd., King Of Prussia, PA 19406-2673
4224038 ##+Account Resolution Services, 1801 NW 66th Ave - Suite 200, Plantation, FL 33313-4571
TOTALS: 0, * 20, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

David J. Harris on behalf of Debtor 1 James J. Heffers dh@lawofficeofdavidharris.com,

davidharrisqsign@gmail.com

Jeniece Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), jeniece@mvrlaw.com, bonnie@mvrlaw.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jeniece Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com,
bonnie@mvrlaw.com
Joseph Angelo Dessoie on behalf of Creditor M&T Bank pamb@fedphe.com
Joseph Angelo Dessoie on behalf of Creditor BAYVIEW LOAN SERVICING, LLC pamb@fedphe.com
Joseph P Schalk on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
jschalk@barley.com, sromig@barley.com
Joseph P Schalk on behalf of Creditor BAYVIEW LOAN SERVICING, LLC jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor Federal National Mortgage Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lisa Beth Singer on behalf of Creditor Federal National Mortgage Association
bkmail@rosicki.com
Matthew Gregory Brushwood on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pamb@fedphe.com
Thomas Song on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST
thomas.song@phelanhallinan.com
Thomas I Puleo on behalf of Creditor Federal National Mortgage Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1 James J. Heffers
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-06900-JJT**

Social Security number or ITIN **xxx-xx-6062**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Heffers
aka James J. Heffers Sr., dba Heffers Insurance Agency,
dba James J. Heffers Insurance Agency

By the
court:



October 20, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.